Alberta Women's Bureau
INFORMATION

WHEN YOU'RE ALONE: HELPING YOU COPE WITH WIDOWHOOD

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Alberta
WOMEN'S BUREAU

A MESSAGE FROM THE DIRECTOR

When You're Alone: Helping You Cope With Widowhood was written from personal experience. Not personal experience as a widow, but rather as an observer of the experiences of several of my friends and acquaintances who were widowed.

Some of them had to cope with more than the emotional strain of losing a loved one. Having led a very sheltered life, they were faced with learning the most basic tasks such as writing a cheque, paying a bill or taking the car to the service station for a tune-up. To some, this may not seem difficult, but if you have never done any of these things before, it can be a frightening experience. Even those who were used to a certain amount of independence found they now had to assume duties for which they had never before been responsible.

It was at this point I thought there must be others who didn't know what to do or where to start. With this in mind, I began writing this booklet.

We are pleased to note that many people who are often associated with the widowed -- clergy, doctors, nurses, undertakers and others -- have found our publication useful enough to recommend it to those who need help. We hope you, too, will find it helpful if you are in need.

Adjusting to widowhood will involve enormous stresses and difficulties that should not be underestimated. If you approach the challenge with determination and dignity, you will become a stronger person with renewed self-confidence and inner strength you probably didn't know you had.

We wish you success in the months ahead.

E. Phyllis Ellis

E. Phyllis Ellis
Director
Alberta Women's Bureau

WHEN YOU'RE ALONE: HELPING YOU COPE WITH WIDOWHOOD

Every married woman at some stage in her life is aware of the possibility of widowhood. No matter how you lose your husband -- whether suddenly through an accident or following a prolonged illness -- the grim reality that "I am a widow" will come as a shock. This information sheet is prepared with sympathy and with the hope that it will help you cope with some of the problems which could possibly confront you.

When Death Occurs

If death occurs at home, call your doctor and/or ambulance. In the case of any sudden death, notify the police and the medical examiner. If there is any doubt about the cause of the death, an autopsy may be required.

If death occurs away from home, and the decision is made to transport the body home, money can be saved by buying a casket which can be used for both shipping and burial. The body must be embalmed if it is to be transported.

When death occurs, there are numerous arrangements which must be attended to right away. Notify:

- funeral parlor
- minister, priest, rabbi or pastor
- relatives (by telephone or telegram)
- friends
- employer and/or co-workers
- doctor
- lawyer
- newspaper (usually done by funeral parlor)

If a decision has been made regarding the donation of any or all organs of the body, the doctor and hospital should be notified immediately, as too long a delay could result in rendering the organs useless. If your husband's body is

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to be donated to science, you should notify the University of Alberta in Edmonton or the University of Calgary.

Cancel any appointments or commitments and pay all outstanding bills. Ask a friend to help you with these tasks.

FUNERAL ARRANGEMENTS

The funeral parlor will assist you with the necessary burial arrangements. Be sure to advise them of your financial situation to avoid going into debt for a lavish funeral you may not be able to afford. Detailed information can be obtained from:

Alberta Funeral Information Service

9017 - 133 Avenue
Edmonton, Alberta
T5E 1C4

Telephone: 478-1171

#3, 6804 Macleod Trail
Calgary, Alberta
T2H OL3

Telephone: 253-6463

If you belong to a memorial society, check to see which funeral parlors handle these kind of arrangements. For more information regarding memorial societies, contact:

Memorial Society of Edmonton and District
5904 - 109B Avenue
Edmonton, Alberta
T6A 1S3

Telephone: 466-8367

Calgary Cooperative Memorial Society Ltd.
P.O. Box 6443, Station "D"
Calgary, Alberta
T2B 2E1

Telephone: 243-5088 or 289-5113

Memorial Society Association of Canada
Box 96, Station "A"
WESTON, Ontario
M9N 3M6

Other memorial societies in Alberta are located in Grande Prairie, Red Deer, Lloydminster and Lethbridge.

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The funeral director completes the Registration of Death and the physician or medical examiner completes the Medical Certificate of Death. Both must be filed with the Division of Vital Statistics before a burial permit can be issued. If additional copies of the Death Certificate are required, they are obtainable for a cost of three dollars per certificate from:

Division of Vital Statistics
Alberta Social Services and Community Health

4th Floor, Avenue Building
10405 - 100 Avenue
Edmonton, Alberta
T5J OA6

Telephone: 427-2681

5th Floor, Ford Tower
633 - 6 Avenue, S.W.
Calgary, Alberta
T2P 2Y5

Telephone: 261-6431

Flowers for the casket may be ordered if desired. Should you prefer a flag, the funeral parlor may have one available; or a funeral pall may be available from your church or the funeral home. Six close friends or relatives may be requested to act as pallbearers, although pallbearers are not a necessity. If cremation is chosen, the funeral service will be the same as for an earth service, although the graveside ceremony may be omitted. Cremation usually costs less than burial.

Following the funeral, it is customary to invite friends to your home. If you are observing this custom, refreshments should be arranged for. Often friends and relatives will relieve you of this additional responsibility.

After the funeral, you should be sure to acknowledge gifts (flowers, charitable donations), cards and special favours such as donations of food, help with housework, child care, errands performed, etc.

COPING WITH GRIEF

Following the death of a loved one (or sometimes during a period of illness), you can expect to experience the following emotions:

- shock and sorrow (sometimes anger, hostility and even resentment)
- denial (or a state of disbelief)
- self-recrimination ("If only I had ..., perhaps he might still be alive.")

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- depression ("No one flies over the Valley of the Shadow. You walk its rocky paths, step by step." - Catherine Marshall

  Taken from: When You're A Widow, by Start)

- acceptance

Supportive help for coping with these emotions can be obtained from pastoral counselling (hospital and church), hospital social service departments, family service agencies, family physicians, etc.

How long the various stages of grieving last depends on the individual. Accept each phase as it comes -- it is part of the grieving process. You may also find your attention span is shorter, your mental processes disorganized. Don't expect too much of yourself. Realize that you are a human being and you make errors like everyone else. Your husband chose you for your faults as well as your good qualities. You will probably find that keeping lists will be invaluable in helping you remember what needs to be done. You may also experience visions or dreams, but try not to be upset by them.

Don't be afraid to talk about death. Often well-meaning friends will try to discourage you or change the topic, but tell them you would like to discuss it openly with them. Remember that your children will also experience grief and the grieving process should be discussed with them if they are of an age to enter into such a discussion.

While it can be helpful to cry, try not to indulge in too much self-pity. This saps much energy and strength which will be needed for the days ahead.

If you think you are experiencing excessive or undue difficulty in handling your grief, some grief counselling may be helpful. Information can be obtained by contacting:

Catholic Social Services
9518 - 102A Avenue
Edmonton, Alberta
T5H OG1

Telephone: 424-0651

or

Catholic Family Services
Community Services Building
120 - 13 Avenue, S.E.
Calgary, Alberta
T2G 1B3

Telephone: 233-2360

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FINANCIAL MATTERS

Unfortunately, it is not uncommon that a woman has taken no interest in financial matters and has left all the family business arrangements to her husband with the exception, perhaps, of paying some of the bills. If this has been your experience, it is hoped that the following will be of assistance to you. Many of the responsibilities listed below are those of the Executor of an estate, but it will be useful for you to be aware of them. If you have been named as the Executrix of your husband's estate, you may wish to request a free copy of A Guide To Probate Procedure from:

Alberta Women's Bureau
1402 Centennial Building
10015 - 103 Avenue
Edmonton, Alberta
T5J OH1

Telephone: 427-2470

The first thing to do is locate the will. If it is kept in a safety deposit box, the policy of some banks allows for the will only to be removed. However, as the appointed Executrix, you have the capacity to remove the entire contents of the safety deposit box. Make a detailed list of all the contents showing numbers on all documents such as bonds, shares, insurance policies, etc.

If a husband dies intestate, that is, without having made a will, and the entire estate has a net value of less than $40,000.00, the entire estate goes to his widow. Where the net value of the estate exceeds this amount, the widow will receive $40,000.00 plus interest at 5% per annum until paid, and the remainder is divided:

(1) if there is one child, half to the widow and half to the child

(2) if there is more than one child, a third to the widow and two-thirds divided equally amongst the children.

However, these proportions may be changed by order of the court under The Family Relief Act if the widow's share, in the opinion of the judge, is inadequate for her proper maintenance and support. The bequests contained in a will may be altered on the same grounds. The benefit of this Act may also be extended to other dependents such as children.

There are no succession duties in Alberta.

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Be sure to make a new will for yourself. No matter how meagre your assets, everyone should have a will. For more information regarding wills and estates, you may request a copy of our free information sheet, Wills and Estates for Albertans.

Last Post Fund: If your husband left no money and/or was on a war pension, and was a veteran of the Riel Rebellion, the Boer War, World War I or II, or the Korean Campaign, he may be eligible for burial under the Last Post Fund. Before funeral arrangements are made, apply to:

Mr. Jim Buffman
Honorary Secretary
Last Post Fund
Box 335
Edmonton, Alberta
T5J 2J6

or

Mr. Elmer Scott
Honorary Secretary
Last Post Fund
1609 Kensington Road, N.W.
Calgary, Alberta
T2N 3R2

Any branch of the Canadian Legion or the Department of Veteran's Affairs can also assist you.

Veteran's Pension: If you think you may qualify for other veteran's benefits, you should make application through:

Department of Veterans' Affairs

510 Twelfth Avenue, S.W.
Calgary, Alberta
T2R OX5

Telephone: 231-4046

8606 - 112 Street
Edmonton, Alberta
T6G 2M5

Telephone: 420-3762

Canada Pension Plan: Almost all persons earning income from employment, as well as those who are self-employed, are required to contribute to the Canada Pension Plan. If your husband contributed for a minimum of three calendar years, the following survivor's benefits are available:

1) a lump sum death benefit payable to the estate

2) a monthly widow's pension (depending on age - over 45 - circumstance, e.g. dependents and contribution)

3) a monthly pension for any dependent children.

To receive any of these benefits, you are required to make application to your nearest Canada Pension Plan office. You will need the following supporting documents:

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Your husband's:
- Social Insurance Number card
- Birth Certificate
- Death Certificate
- Income tax income and dividend slips for current and previous years

or

- Contributory salary for current year
- Old Age Security number (if applicable)

Your:
- Social Insurance Number card
- Birth Certificate
- Marriage Certificate
- Old Age Security number (if applicable)
- Birth Certificates for any dependent children

Private Pensions and Other Benefits: If your husband contributed to a pension plan through his employer, you may be eligible for widow's or orphan's benefits, or to have the contributions returned to you, depending on the type of plan. You should contact your husband's employer to discuss what benefits you may have forthcoming.

If your husband belonged to a trade union, business association, automobile club or fraternal organization, there could be some benefits coming to you from that source. By contacting the organization, you will be informed in this regard.

Life Insurance Policies: After locating any life insurance policies which your husband had, notify the insurance company of the death. The insurance company will advise you regarding forms to be completed, documents required, etc. Usually the insurance company will release money to you (if you are the beneficiary) to meet living expenses. Life insurance is not taxable.

Automobile Insurance: If an automobile has been insured in your husband's name, be sure to advise the insurance agent of your husband's death. Check to see whether or not the policy is still in force and arrange to transfer the insurance to your own name. Even if you do not intend to use the vehicle, you should be protected in the event of theft, fire, etc., until it is sold or otherwise disposed of.

All automobile insurance policies in Alberta provide for limited no-fault benefits. If your husband's death resulted from a motor vehicle accident, you may be eligible for certain benefits under The Alberta Insurance Act. For more details, enquire from:

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Insurance & Real Estate Branch
Alberta Consumer & Corporate Affairs
Capitol Square, 10065 Jasper Avenue
Edmonton, Alberta
T5J 3B1

Telephone: 427-2244

If your husband's death resulted from a motor vehicle accident and the driver of the vehicle was either not insured or not known (hit & run), you may be eligible for benefits under The Motor Vehicle Accident Claims Act. For more information, enquire from:

The Motor Vehicle Accident Claims Fund
13th Floor, Century Place
9803 - 102A Avenue
Edmonton, Alberta

Telephone: 427-8255

Bank Accounts: Ascertain in which banks your husband had an account, and the amount in each account. If you had a joint account with your husband, you may or may not be able to withdraw the entire amount -- it depends on the policy of the bank with which you are dealing. In any case, the bank will usually allow you to withdraw up to $2,500.00.

Workers' Compensation Board: If your husband's death was in any way related to his employment, you may be eligible for some benefit from the Workers' Compensation Board. Contact:

Pension Department
Workers' Compensation Board

Box 2415
Edmonton, Alberta
T5J 2S5

Telephone: 427-1178

132 - 16 Avenue, N.E.
Calgary, Alberta
T2E 1J5

Telephone: 276-3381

Other Possibilities: Depending on the circumstances of your husband's death, there may be other money to which you are entitled.

The Administration of Estates Act: When someone dies as a result of a wrongful act or neglect, the Executor or Administrator can sue for the estate as if the deceased were still living. Any damages recovered then form part of the estate.

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The Fatal Accidents Act: When someone dies as a result of a wrongful act or neglect, suit for damages can be filed on behalf of you and your child/ren.

The Criminal Injuries Compensation Act: If your husband died as a result of being a victim of a crime, someone committing a crime against another person, or while helping a police officer, you and your child/ren can claim under the above act.

The Family Relief Act: Courts have the power to make adequate provision for maintenance and support of you and your child/ren if this is not done either in your husband's will or if he didn't have a will.

SENIOR CITIZENS:

Senior citizen homeowners may be eligible for grants for repairs and improvements to their home under the Alberta Pioneers Repair Program as an alternative to living in publicly operated accommodation. For more information contact:

Senior Citizens Home Improvement Program 427-5760

For information regarding other services available to senior citizens, contact:

Senior Citizens Division
Social Services and Community Health 427-6437

Common-Law Relationships: Common-law relationships have no legal sanction in Alberta. If one of the partners in the common-law union should die, the other has no inheritance rights unless s/he is named in a will. With certain conditions, a common-law relationship is recognized under the Canada Pension Plan. If you have been living in such an arrangement, contact your nearest Canada Pension Plan office for clarification as to whether or not you qualify for benefits. For further information on this topic, you may request a copy of our free information sheet, Common-Law Relationships in Alberta.

Social Assistance: If you have no source of income, you may be eligible for social assistance. For more information contact:

Income Security Branch
Alberta Social Services and Community Health
Seventh Street Plaza
10030 - 107th Street
Edmonton, Alberta
T5J 3E4

Telephone: 427-6393

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or one of the Regional Offices of Social Services and Community Health listed in your telephone directory.

In the Days Ahead

In the adjustment period following death, make every effort to keep your usual routine--get dressed in the morning, apply makeup and keep your regular appointment at the hairdresser's, if that has been your usual practice; have your meals on time and eat nutritionally; do your shopping and laundry on your regular day. Most important--don't make any big decisions in haste (such as selling your home or taking a long vacation).

You will probably find that you have to work at your social life. Our society is a "world of two's" and your new status can often bring hurtful changes in behavior and acceptance of friends. You will have to face the fact that you are "on your own". When you are invited to a friend's home for some occasion such as a dinner party, be sure to reciprocate. If you expect people to include you in their activities, you must be prepared to accept the responsibility of returning the invitation, or the invitations will soon end.

The death of their father could have a traumatic effect on children. They may fear that they will lose you too. Give them your reassurance--but always be honest! On occasion, a mother alone faces problems with her children. Some of the organizations from which you may obtain help and moral support are:

SINGLE PARENT ORGANIZATIONS: For information regarding organizations in your area, contact:

- Edmonton: AID Service (426-3242)
- Calgary: Advice, Information & Direction Centre (268-2341)
- Fort McMurray: AID Service (743-5000)
- Medicine Hat: Community Resource Centre (527-7781)
- Lethbridge: Information Lethbridge (329-0636)
- Lloydminster: AID Service (825-3434)

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BIG SISTERS SOCIETY:

11011 Jasper Avenue
Edmonton, Alberta
T5K 1V2

Telephone: 482-4878

Other branches of Big Sisters are located in:

- Red Deer
- Fort McMurray
- Whitecourt (known as Chums)

AUNTS AT LARGE:

c/o Calgary Family Service
120 - 13 Avenue, S.E.
Calgary, Alberta
T2G 1B3

Telephone: 233-2370

BIG BROTHERS OF CANADA:

6151 - 6 Street, S.E.
Calgary, Alberta
T2H 1L9

Telephone: 252-4638

Other branches of Big Brothers are located in:

- Red Deer
- Medicine Hat
- Lethbridge
- Fort McMurray

UNCLES AT LARGE:

10045 - 110 Street
Edmonton, Alberta
T5K 1J5

Telephone: 423-1160

#308, 840 - 12 Avenue, S.W.
Calgary, Alberta
T2G 1B3

Telephone: 261-2724

BOYS AND GIRLS CLUBS OF EDMONTON: Telephone: 429-7616

BOYS AND GIRLS CLUBS OF CALGARY: Telephone: 276-9981

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Be prepared for many difficult times ahead. For the widow, evenings and weekends can be the worst, or having no one with whom to share pride in your children's achievements. For the entire family, occasions such as Christmas and birthdays can cause heartache. Your first vacation alone could be faced with dread rather than excitement. Keep your chin up and do the best you can. Nobody can expect more.

Perhaps you are already a member of the work force. If not, whether from a financial need or to fill lonely hours, you may make the decision to return to work. If it has been some time since you held a job, you may require career counselling, training, re-training or refresher courses. Alberta Advanced Education & Manpower provides career counselling services through the Alberta Career Centres in the following locations:

- Calgary
- Edmonton
- Fort McMurray
- Grande Prairie
- Lethbridge
- Medicine Hat
- Peace River
- Pincher Creek
- Red Deer
- St. Paul

At these centres you can receive career information, career counselling, referrals to training and placement agencies, as well as information regarding financial assistance which may be available to you.

If you are looking for part-time work, you may apply through employment agencies, Canada Manpower Centres, or read the classified ads in your local newspaper.

Perhaps you are venturesome enough to want to go into business for yourself. The important thing to remember is that no matter what your interests or needs, YOU ARE NEVER TOO OLD TO TRY. Helpful information on starting a business or marketing your crafts may be obtained from:

Alberta Business Development and Tourism

10065 Jasper Avenue
Edmonton, Alberta
T5J OH4

620 Seventh Avenue, S.W.
Calgary, Alberta
T2P OY8

Should you be fortunate enough that you do not have any financial worries, you may find volunteer work a rewarding way in which to fill the lonely hours of the day. Many options are open to you and perhaps should be discussed with volunteer agencies in your community to help you realize your full potential. Many volunteer jobs lead to full-time paid careers. Consult your local telephone directory or AID Service for the location of volunteer organizations or the Volunteer Bureau in your area.